

94. (New Claim) The method of claim 90, wherein said analysis includes a benefit analysis and said at least one receiver specific datum includes a receiver specific benefit datum.

95. (New Claim) The method of claim 90, wherein said analysis includes a financial analysis and said at least one receiver specific datum includes a receiver specific financial datum.

I. REMARKS

A. Newly added claims

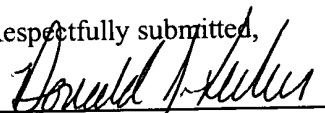
In consonance with the agreement between Applicants and the Office regarding the co-pending U.S. patent applications related to this application, Applicants hereby join following claims from their related applications into the instant application, corresponding to the new claim numbers in the instant application.

Application Serial No(s). (Docket No.)	Claims	Corresponding New Claim Nos. in the Instant Application
08/473,213 (05634.0320)	2-69	28-95

Correspondingly, the above listed Application Serial No(s). have been abandoned and/or the claims corresponding to these applications(s) have been cancelled. Applicants request that presently added claims 28-95 be examined along with presently pending claims 2-95.

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